

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia DIVISION

In re: MICHELE LEIGH BOYLES § Case No. 23-13585-AMC
DAVID LEE BOYLES §
§
§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 13 of the United States Bankruptcy Code was filed on 11/28/2023. The case was converted to one under Chapter 7 on 12/13/2023. The undersigned trustee was appointed on 12/13/2023.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 420,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>238,480.02</u>
Administrative expenses	<u>39,003.69</u>
Bank service fees	<u>0.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>51,738.41</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>90,777.88</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/09/2024 and the deadline for filing governmental claims was 05/28/2024. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$21,663.08. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$21,663.08, for a total compensation of \$21,663.08². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$37.48 for total expenses of \$37.48².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/16/2024

By: /s/ Christine C. Shubert
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1**Individual Estate Property Record and Report**

Exhibit A

Page: 1

Asset Cases**Case No.:** 23-13585-AMC**Case Name:** MICHELE LEIGH BOYLES
DAVID LEE BOYLES**Trustee Name:** (500770) Christine C. Shubert**Date Filed (f) or Converted (c):** 12/13/2023 (c)**§ 341(a) Meeting Date:** 01/09/2024**For Period Ending:** 08/16/2024**Claims Bar Date:** 05/09/2024

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	720 W. Mt. Vernon Street, Lansdale, PA 19446 Report of Sale Doc. 78	260,000.00	110,369.92		420,000.00	FA
2	2006 Dodge Durango, 150,000 miles	1,638.00	0.00		0.00	FA
3	2012 Dodge Grand Caravan, 80,000+ miles	3,246.00	0.00		0.00	FA
4	2004 Nissan Pathfinder, 120,000+ miles	840.00	0.00		0.00	FA
5	2000 Honda CR-V, 117,000 miles	1,255.00	0.00		0.00	FA
6	2004 Chevy Trailblazer, 127,000 miles	1,617.00	0.00		0.00	FA
7	1966 Buick Gran Sport, 150,000 miles	683.00	0.00		0.00	FA
8	Household: standard misc living room furniture (1,000), dining room table(500), only frig is new in 2021(400). Washer/Dryer (300), stove (250). Bed and bedding (800)	3,200.00	0.00		0.00	FA
9	Jewelry: engagement ring and wedding ring (800).	800.00	0.00		0.00	FA
10	Animals: two dogs	25.00	0.00		0.00	FA
11	Checking: Checking Account: Wells Fargo	88.23	0.00		0.00	FA
12	Deposits of money: Checking Account: Wells Fargo	1,384.27	0.00		0.00	FA
13	Deposits of money: Checking Account: Citizens Bank	1,144.09	0.00		0.00	FA
14	Deposits of money: Savings Account: Wells Fargo	35.55	35.55		0.00	FA
15	401(k): Retirement 401K not in bankruptcy estate	0.00	0.00		0.00	FA
16	401(k): Not in bankruptcy estate	0.00	0.00		0.00	FA
17	IRA: IRA Account not in bankruptcy estate	0.00	0.00		0.00	FA
18	IRA, Prudential Financial, Philadelphia PA (49,000), not in the bankruptcy estate	0.00	0.00		0.00	FA
19	Int. in Ins. policies: Prudential Financial-Pruco Life Insurance Company, Term Life Insurance Policy Location: Newark, NJ	0.00	0.00		0.00	FA

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Exhibit A

Page: 2

Case No.: 23-13585-AMC

Case Name: MICHELE LEIGH BOYLES
DAVID LEE BOYLES

Trustee Name: (500770) Christine C. Shubert

Date Filed (f) or Converted (c): 12/13/2023 (c)

§ 341(a) Meeting Date: 01/09/2024

For Period Ending: 08/16/2024

Claims Bar Date: 05/09/2024

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
20	Int. in Ins. policies: Prudential Financial- Pruco Life Insurance Company, Term Life Insurance Policy Location: Newark, NJ	0.00	0.00		0.00	FA
20	Assets Totals (Excluding unknown values)	\$275,956.14	\$110,405.47		\$420,000.00	\$0.00

Major Activities Affecting Case Closing:

There is significant equity in the real estate - Trustee filed motion to compel access to the house and to engage a realtor - after obtaining a court order requiring access, the realtor was able to take photos of the interior and install a lock box.

Trustee listed house for sale and it is under agreement - motion to approve the sale is scheduled for July 31, 2024 -
updated 6/24

Initial Projected Date Of Final Report (TFR): 09/16/2024

Current Projected Date Of Final Report (TFR): 08/16/2024 (Actual)

Form 2

Exhibit B

Page: 1

Cash Receipts And Disbursements Record

Case No.: 23-13585-AMC

Trustee Name: Christine C. Shubert (500770)

Case Name: MICHELE LEIGH BOYLES

Bank Name: TriState Capital Bank

DAVID LEE BOYLES

Account #: *****0478 Checking

Taxpayer ID #: **-***3891

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 08/16/2024

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
06/11/24	{1}	Steven Wayne Riley, Lisanne, Erick and Kelsey Riley	receipt of Ernest money deposit for sale of 720 W. Mount Vernon Street, Lansdale, PA	1110-000	10,000.00		10,000.00
08/09/24		Bucks County Settlement Services LLC	INCOMING WIRE FROM BUCKS COUNTY SETTLEMENT SERVICES LL 78168 9 - sale of 720 West Mount Vernon Street, Lansdale, PA		80,777.88		90,777.88
	{1}		Gross Sales Price \$420,000.00	1110-000			
		Other State and Local Taxes Other State and Local Taxes	City/Town Tax 8/9/24 to 1/1/25 \$663.84	2820-000			
		Other State and Local Taxes Other State and Local Taxes	School Tax 8/9/24 to 7/1/25 \$3,383.25	2820-000			
			Payoff to Penn Community Bank -\$135,223.26	4110-000			
		Citizens Bank N.A. Citizens Bank N.A.	Payoff to Citizens Bank of Pennsylvania -\$103,256.76	4110-000			
			Local Transfer Tax (Deed) to Montgomery County Recording Office -\$2,100.00	2500-000			
			State Retail Transfer Tax (Deed) to Montgomery County Recording Office -\$2,100.00	2500-000			
			Listing Agent Commission to RE/MAX of Reading -\$12,600.00	3510-000			
			Selling Agent Commission to Keller Williams Doylestown -\$12,600.00	3510-000			
		Other State and Local Taxes Other State and Local Taxes	2024 County/township taxes to James A. Hanratty -\$1,850.25	2820-000			
		Other State and Local Taxes Other State and Local Taxes	2024 School taxes need updated tax cert to James A. Hanratty -\$3,798.81	2820-000			
			Conveyancing Fee to Closing Pro -\$295.00	2500-000			
			Courier Fee(s) payoff Citizens to Closing Pro -\$25.00	2500-000			
			Document Preparation to Closing Pro -\$150.00	2500-000			
			Debtor's Exemption -\$51,738.41	8100-002			

Page Subtotals: \$90,777.88 \$0.00

Form 2

Exhibit B

Page: 2

Cash Receipts And Disbursements Record

Case No.: 23-13585-AMC Trustee Name: Christine C. Shubert (500770)
Case Name: MICHELE LEIGH BOYLES Bank Name: TriState Capital Bank
DAVID LEE BOYLES Account #: *****0478 Checking
Taxpayer ID #: **-***3891 Blanket Bond (per case limit): \$5,000,000.00
For Period Ending: 08/16/2024 Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
			FedEx for Deed Package to Closing Pro -\$25.00	2500-000			
			Final Electric to Lansdale Borough -\$441.38	2500-000			
			Final Sewer to Lansdale Borough -\$120.38	2500-000			
		Other State and Local Taxes Other State and Local Taxes	Final Water & Sewer to North Penn Water Authority -\$120.28	2820-000			
			Reimburse for Certification to Bucks County Settlement Services, LLC -\$105.00	2500-000			
			Release - Payoff Tracking fee to ReQuire -\$70.00	2500-000			
		Other State and Local Taxes Other State and Local Taxes	Tax Claim to Montgomery County Tax Claim Bureau -\$6,589.68	2820-000			
			Wire Fee(s) Proceeds and Payoff to Bucks County Settlement Services, LLC -\$60.00	2500-000			
	{1}		Excess Deposit -\$10,000.00	1110-000			

COLUMN TOTALS	90,777.88	0.00	\$90,777.88
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	90,777.88	0.00	
Less: Payments to Debtors		51,738.41	
NET Receipts / Disbursements	\$90,777.88	-\$51,738.41	

Form 2

Exhibit B
Page: 3

Cash Receipts And Disbursements Record

Case No.: 23-13585-AMC
Case Name: MICHELE LEIGH BOYLES
DAVID LEE BOYLES
Taxpayer ID #: **_***3891
For Period Ending: 08/16/2024

Trustee Name: Christine C. Shubert (500770)
Bank Name: TriState Capital Bank
Account #: *****0478 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

Net Receipts:	\$90,777.88
Plus Gross Adjustments:	\$329,222.12
Less Payments to Debtor:	\$51,738.41
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$368,261.59

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****0478 Checking	\$90,777.88	-\$51,738.41	\$90,777.88
	\$90,777.88	-\$51,738.41	\$90,777.88

Exhibit C **Analysis of Claims Register**

Case: 23-13585-AMC MICHELE LEIGH BOYLES AND DAVID LEE BOYLES

Claims Bar Date: 05/09/24

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
2	Citizens Bank N.A. 1 Citizens Bank Way Mailstop JCA115 Johnston, RI 02919 <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100 Claim paid at closing	Secured 12/05/23		\$101,057.33 \$103,256.76	\$103,256.76	\$0.00
Atty Exp	Karalis, PC 1900 Spruce Street Philadelphia, PA 19103 <3220-000 Attorney for Trustee Expenses (Other Firm) > , 200 3/4/24 Order to employ	Administrative 08/16/24		\$466.04 \$466.04	\$0.00	\$466.04
Atty Fee	Karalis, PC 1900 Spruce Street Philadelphia, PA 19103 <3210-000 Attorney for Trustee Fees (Other Firm)> , 200 3/4/24 Order to employ	Administrative 08/16/24		\$16,699.50 \$16,699.50	\$0.00	\$16,699.50
FEE	Christine C. Shubert 821 Wesley Ave Ocean City, NJ 08226 <2100-000 Trustee Compensation> , 200	Administrative 08/12/24		\$21,663.08 \$21,663.08	\$0.00	\$21,663.08
Tax	Other State and Local Taxes, <2820-000 Other State or Local Taxes (post- petition)> , 200	Administrative 08/16/24		\$0.00 \$8,311.93	\$8,311.93	\$0.00
TE	Christine C. Shubert 821 Wesley Ave Ocean City, NJ 08226 <2200-000 Trustee Expenses> , 200	Administrative 08/16/24		\$37.48 \$37.48	\$0.00	\$37.48

Exhibit C **Analysis of Claims Register**

Case: 23-13585-AMC MICHELE LEIGH BOYLES AND DAVID LEE BOYLES

Claims Bar Date: 05/09/24

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
1	Citizens Bank N.A. One Citizens Bank Way Mailstop JCA115 Johnston, RI 02919 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 11/30/23		\$8,455.12 \$8,455.12	\$0.00	\$8,455.12
3	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 01/09/24		\$2,049.21 \$2,049.21	\$0.00	\$2,049.21
4	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 02/06/24		\$9,157.30 \$9,157.30	\$0.00	\$9,157.30
5	Citizens Firstmark Services PO Box 82522 Lincoln, NE 68508 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 02/13/24		\$15,055.51 \$15,055.51	\$0.00	\$15,055.51
6	Citizens Firstmark Services PO Box 82522 Lincoln, NE 68508 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 02/13/24		\$20,635.79 \$20,635.79	\$0.00	\$20,635.79
7	Citizens Firstmark Services PO Box 82522 Lincoln, NE 68508 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 02/13/24		\$15,265.74 \$15,265.74	\$0.00	\$15,265.74

Exhibit C **Analysis of Claims Register**

Case: 23-13585-AMC MICHELE LEIGH BOYLES AND DAVID LEE BOYLES

Claims Bar Date: 05/09/24

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Valid					
8	Citizens Firstmark Services PO Box 82522 Lincoln, NE 68508 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 02/13/24		\$13,373.03 \$13,373.03	\$0.00	\$13,373.03
	Valid					
9	JPMorgan Chase Bank, N.A. PO BOX 15368 Wilmington, DE 19850 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 02/22/24		\$16,841.25 \$16,841.25	\$0.00	\$16,841.25
	Valid					
10	Wells Fargo Bank, N.A., Wells Fargo Card Services PO Box 9210 Des Moines, IA 50306 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 04/09/24		\$5,384.54 \$5,384.54	\$0.00	\$5,384.54
	Valid					
11	Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 04/17/24		\$11,258.30 \$11,258.30	\$0.00	\$11,258.30
	Valid					
12	U.S. Bank NA dba Elan Financial Services PO Box 5227 Cincinnati, OH 45201 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 04/30/24		\$3,106.65 \$3,106.65	\$0.00	\$3,106.65
	Valid					
13	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 05/01/24		\$356.35 \$356.35	\$0.00	\$356.35
	Valid					

Exhibit C

Analysis of Claims Register

Case: 23-13585-AMC MICHELE LEIGH BOYLES AND DAVID LEE BOYLES

Claims Bar Date: 05/09/24

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
14	Cavalry SPV I, LLC P.O. Box 27288 Tempe, AZ 85285 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 05/06/24		\$8,831.43 \$8,831.43	\$0.00	\$8,831.43
15	Synchrony Bank PO Box 4457 Houston, TX 77210-4457 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 05/09/24		\$514.65 \$514.65	\$0.00	\$514.65
16	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 05/09/24		\$6,490.83 \$6,490.83	\$0.00	\$6,490.83
				Case Total:	\$111,568.69	\$175,641.80

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 23-13585-AMC
Case Name: MICHELE LEIGH BOYLES AND
DAVID LEE BOYLES
Trustee Name: Christine C. Shubert

Balance on hand: \$ 90,777.88

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Citizens Bank N.A.	101,057.33	103,256.76	103,256.76	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 90,777.88

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Christine C. Shubert	21,663.08	0.00	21,663.08
Trustee, Expenses - Christine C. Shubert	37.48	0.00	37.48
Other State or Local Taxes (post-petition) - Other State and Local Taxes	8,311.93	8,311.93	0.00
Attorney for Trustee Fees (Other Firm) - Karalis, PC	16,699.50	0.00	16,699.50
Attorney for Trustee Expenses (Other Firm) - Karalis, PC	466.04	0.00	466.04

Total to be paid for chapter 7 administrative expenses: \$ 38,866.10

Remaining balance: \$ 51,911.78

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 51,911.78

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 51,911.78

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$136,775.70 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 38.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Citizens Bank N.A.	8,455.12	0.00	3,209.05
3	LVNV Funding, LLC	2,049.21	0.00	777.76
4	LVNV Funding, LLC	9,157.30	0.00	3,475.56
5	Citizens	15,055.51	0.00	5,714.16
6	Citizens	20,635.79	0.00	7,832.10
7	Citizens	15,265.74	0.00	5,793.95
8	Citizens	13,373.03	0.00	5,075.59
9	JPMorgan Chase Bank, N.A.	16,841.25	0.00	6,391.92
10	Wells Fargo Bank, N.A., Wells Fargo Card Services	5,384.54	0.00	2,043.65
11	Midland Credit Management, Inc.	11,258.30	0.00	4,272.97
12	U.S. Bank NA dba Elan Financial Services	3,106.65	0.00	1,179.10
13	Portfolio Recovery Associates, LLC	356.35	0.00	135.25
14	Cavalry SPV I, LLC	8,831.43	0.00	3,351.88
15	Synchrony Bank	514.65	0.00	195.32
16	Portfolio Recovery Associates, LLC	6,490.83	0.00	2,463.52

Total to be paid for timely general unsecured claims: \$ 51,911.78
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims:	\$	0.00
Remaining balance:	\$	0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$	0.00
Remaining balance:	\$	0.00